

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 15–32892–VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Angel V. Saguary
115 Mount Prospect Avenue
Newark, NJ 07104

Marcelina A. Zuniga
115 Mount Prospect Avenue
Newark, NJ 07104

Social Security No.:
xxx–xx–9297

xxx–xx–7446

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☒ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: November 2, 2017

JAN: lc

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Angel V. Saguay
 Marcelina A. Zuniga
 Debtors

Case No. 15-32892-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Nov 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2017.

db/jdb
 cr +Angel V. Saguay, Marcelina A. Zuniga, 115 Mount Prospect Avenue, Newark, NJ 07104-1013
 +Nationstar Mortgage LLC, Aldridge Pite LLP, c/o Jenelle C. Arnold, 4375 Jutland Dr,
 Ste 200, San Diego, CA 92117-3600
 cr +Nationstar Mortgage LLC as servicing agent for U.S., c/o Buckley Madole PC,
 99 Wood Ave South #803, Iselin, NJ 08830-2713
 515888590 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: BK OF AMER, PO BOX 982235, EL PASO, TX 79998)
 515888591 +BK OF AMER, 1800 TAPO CANYON RD, SIMI VALLEY, CA 93063-6712
 515888588 +Bk Of Amer, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170,
 Simi Valley, CA 93062-5170
 515888597 +Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 515888598 +CAP1/BSTBY, PO BOX 5253, CAROL STREAM, IL 60197-5253
 515888600 +CBNA, PO BOX 6189, SIOUX FALLS, SD 57117-6189
 515888601 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298
 515888602 +DSNB MACYS, 9111 DUKE BLVD, MASON, OH 45040-8999
 515888604 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NATIONSTAR, 350 HIGHLAND DR, LEWISVILLE, TX 75067)
 516018934 +Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783
 515888605 +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
 515888620 +TOYOTA FSB, PO BOX 108, SAINT LOUIS, MO 63166-0108
 515888621 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350,
 PARSIPPANY, NJ 07054)
 516114060 +U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096,
 Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2017 22:42:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 02 2017 22:42:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515888606 +E-mail/PDF: gecsedirecoverycorp.com Nov 02 2017 22:35:29 SYNCB/6TH AVE ELECTRNC,
 C/O PO BOX 965036, ORLANDO, FL 32896-0001
 515888608 +E-mail/PDF: gecsedirecoverycorp.com Nov 02 2017 22:34:23 SYNCB/HOME DESIGN FURN,
 C/O PO BOX 965036, ORLANDO, FL 32896-0001
 515888610 +E-mail/PDF: gecsedirecoverycorp.com Nov 02 2017 22:34:52 SYNCB/JCP, PO BOX 965007,
 ORLANDO, FL 32896-5007
 515888616 +E-mail/PDF: gecsedirecoverycorp.com Nov 02 2017 22:34:52 SYNCB/LORD & TAY, PO BOX 965015,
 ORLANDO, FL 32896-5015
 515888617 +E-mail/PDF: gecsedirecoverycorp.com Nov 02 2017 22:35:29 SYNCB/LOWES, PO BOX 965005,
 ORLANDO, FL 32896-5005

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515888619 SYNCB/PC RICHARD
 515888594* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: BK OF AMER, PO BOX 982235, EL PASO, TX 79998)
 515888587* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bankamerica, Mc: Nc4-105-03-14, 4161 Piedmont Pkwy,
 Greensboro, NC 27420)
 515888595* +BK OF AMER, 1800 TAPO CANYON RD, SIMI VALLEY, CA 93063-6712
 515888596* +BK OF AMER, 1800 TAPO CANYON RD, SIMI VALLEY, CA 93063-6712
 515888592* +BK OF AMER, 1800 TAPO CANYON RD, SIMI VALLEY, CA 93063-6712
 515888593* +BK OF AMER, 1800 TAPO CANYON RD, SIMI VALLEY, CA 93063-6712
 515888589* +Bk Of Amer, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170,
 Simi Valley, CA 93062-5170
 515888603* +DSNB MACYS, 9111 DUKE BLVD, MASON, OH 45040-8999
 515888607* +SYNCB/6TH AVE ELECTRNC, C/O PO BOX 965036, ORLANDO, FL 32896-0001
 515888609* +SYNCB/HOME DESIGN FURN, C/O PO BOX 965036, ORLANDO, FL 32896-0001
 515888611* +SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
 515888612* +SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
 515888613* +SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
 515888614* +SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
 515888615* +SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
 515888618* +SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
 515888622* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350,
 PARSIPPANY, NJ 07054)
 515888623* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350,
 PARSIPPANY, NJ 07054)

District/off: 0312-2

User: admin
Form ID: cscnodsc

Page 2 of 2
Total Noticed: 24

Date Rcvd: Nov 02, 2017

***** BYPASSED RECIPIENTS (continued) *****
515888624* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350,
PARSIPPANY, NJ 07054)
515888625* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
Cedar Rapids, IA 52408)
515888599 ##+CAPITAL ONE, PO BOX 5253, CAROL STREAM, IL 60197-5253
TOTALS: 1, * 20, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC
OF AMERICA FUNDING 2009-FT1 TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2009-FT1
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC as servicing agent for
U.S. Bank National Association, as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2009-FT1 nj_ecf_notices@buckleymadole.com
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC
nj_ecf_notices@buckleymadole.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Joint Debtor Marcelina A. Zuniga rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Angel V. Saguay rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 6